```
Set      Items    Description
S1       3027     AU=(THOMAS, J? OR THOMAS J? OR JAMES(2N)THOMAS) OR BY=(JAM-
                  ES(2N)THOMAS)
S2         51     S1 AND IC=(G06F-017/60 OR G06Q?)
S3         51     IDPAT (sorted in duplicate/non-duplicate order)
S4         38     IDPAT (primary/non-duplicate records only)
S5          3     S4 AND ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR B-
                  ANK OR BANC OR SMART)(1W)(CARD OR CARDS) OR CHARGECARD? ? OR -
                  CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ?)
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200634
         (c) 2006  Thomson Derwent
File 344:Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2006/ 200622
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060601,UT=20060525
         (c) 2006 WIPO/Univentio
```

*inventor search*

**5/5/1     (Item 1 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

014929610     **Image available**
WPI Acc No: 2002-750319/200281
XRPX Acc No: N02-590981
   **Payments provision method for insurance policies, involves linking
   insurance account to** credit   card **account**
Patent Assignee: THOMAS J C (THOM-I)
Inventor: **THOMAS J C**
Number of Countries: 100  Number of Patents: 004
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|-----------|------|------|-------------|------|------|------|---|
| US 20020138309 | A1 | 20020926 | US 2001278290 | P | 20010323 | 200281 | B |
| | | | US 2001927296 | A | 20010810 | | |
| WO 200277771 | A2 | 20021003 | WO 2002US9156 | A | 20020325 | 200281 | |
| AU 2002252501 | A1 | 20021008 | AU 2002252501 | A | 20020325 | 200432 | |
| AU 2002252501 | A8 | 20051013 | AU 2002252501 | A | 20020325 | 200616 | |

Priority Applications (No Type Date): US 2001278290 P 20010323; US
   2001927296 A 20010810
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|-----|----------|--------------|
| US 20020138309 | A1 | | 11 | G06F-017/60 | Provisional application US 2001278290 |

WO 200277771  A2  E      G06F-000/00
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
   ZA ZM ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

| | | | | |
|---|---|---|---|---|
| AU 2002252501 | A1 | | G06F-017/60 | Based on patent WO 200277771 |
| AU 2002252501 | A8 | | G06F-017/60 | Based on patent WO 200277771 |

Abstract (Basic): US 20020138309 A1
      NOVELTY - An insurance account is linked with a **credit   card**
   account. The insurance account is credited each time a charge is made
   to the **credit   card** account.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for data
   processing system.
      USE - For providing payments for insurance policies using **credit
   card** account.
      ADVANTAGE - Allows insurance companies to empower current and new
   customers with **credit   card** rebates applied to health care benefits,
   by linking insurance account to **credit   card** account.
      DESCRIPTION OF DRAWING(S) - The figure shows the collaboration
   diagram depicting interactions between a user and account management
   web site.
      pp; 11 DwgNo 5/5
Title Terms: PROVISION; METHOD; INSURANCE; LINK; INSURANCE; ACCOUNT; CREDIT
   ; CARD; ACCOUNT
Derwent Class: S05; T01; T05; W01
International Patent Class (Main): G06F-000/00; **G06F-017/60**
File Segment: EPI


**5/5/2     (Item 1 from file: 349)**

00836221      **Image available**
**INTERACTIVE WAGERING SYSTEMS WITH STREAMLINED TELEPHONE-BASED WAGERING**
**SYSTEMES DE PARI INTERACTIF A PARIS TELEPHONIQUES DIRECTS**
Patent Applicant/Assignee:
  ODS PROPERTIES INC, 12421 West Olympic Boulevard, Los Angeles, CA 90064,
    US, US (Residence), US (Nationality)
Inventor(s):
  ARONSON Thomas L, 1473 Periwinkle Drive, Boulder, CO 80304, US,
  GAIDIES Rodney J, 16451 W. Ellsworth Avenue, Golden, CO 80401, US,
  SPRINGBORN Ben, 13588 W. Virginia Drive, Lakewood, CO 80228, US,
  **THOMAS Jay D** , 1461 S. Lafayette Street, Denver, CO 80210, US,
  TURNER Wade W, 668 W. Juniper Court, Louisville, CO 80027, US,
  MONTERO Hector, 11571 N. Lamar Street, Broomfield, CO 80020, US
Legal Representative:
  PIERRI Margaret A (et al) (agent), c/o Fish & Neave, 1251 Avenue of the
    Americas, New York, NY 10020, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200169917 A2-A3 20010920 (WO 0169917)
  Application:         WO 2001US7119 20010305   (PCT/WO US0107119)
  Priority Application: US 2000523001 20000310
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
  LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): H04M-003/493
International Patent Class (v7): **G06F-017/60** ; G07F-017/32
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 13907

English Abstract
  An interactive wagering system is provided that allows users to place
  wagers over the telephone using a telephone wagering service. The user
  may customize the service. The service may provide wager odds and race
  results. Help information may be provided. The sytem may play audio
  recordings of horse or runner names for the user as the user creates a
  wager. A streamlined approach may also be used for creating wagers. Tones
  may be provided after each prompt that is played for the user.
  Unessential material may be eliminated from the prompts. An accelerated
  playback rate may be used when playing the prompts. Context-sensitive
  help may be provided following a certain amount of user inactivity during
  response to a prompt. Account balance information may be provided to the
  user automatically during the wager creation process without intervention
  by the user.

French Abstract
  L'invention concerne un systeme de pari interactif permettant aux
  utilisateur de faire des paris par telephone, au moyen d'un service de

paris telephoniques. L'utilisateur peut personnaliser le service. Ledit service peut produire des cotes et des resultats de courses. Des informations d'aides peuvent etre produites. Ledit systeme lit des enregistrements audio de noms de chevaux ou de jockeys pour l'utilisateur, lorsque l'utilisateur fait son pari. Une approche directe peut egalement etre utilisee pour les paris. Des tonalites peuvent etre prevues apres chaque instruction executee pour l'utilisateur. La matiere non essentielle peut etre eliminee des instructions. Une vitesse de lecture acceleree peut etre utilisee lors de la lecture des instructions. Une aide sensible au contexte peut etre fournie apres un certain temps d'inactivite de l'utilisateur lors d'une reponse a une instruction. Des informations relatives au solde de compte peuvent etre fournies a l'utilisateur automatiquement pendant l'etablissement du pari, sans intervention de l'utilisateur.

Legal Status (Type, Date, Text)
Publication   20010920 A2 Without international search report and to be
                         republished upon receipt of that report.
Examination   20011213 Request for preliminary examination prior to end of
                         19th month from priority date
Search Rpt    20020418 Late publication of international search report
Republication 20020418 A3 With international search report.
Republication 20020418 A3 Before the expiration of the time limit for
                         amending the claims and to be republished in the
                         event of the receipt of amendments.


**5/5/3      (Item 2 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

00831907      **Image available**
**USER INTERFACE FOR INTERACTIVE WAGERING SYSTEMS**
**INTERFACE UTILISATEUR POUR SYSTEME INTERACTIF DE PARIS**
Patent Applicant/Assignee:
  ODS PROPERTIES INC, 12421 West Olympic Boulevard, Los Angeles, CA 90064,
    US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  **THOMAS Jay D** , 1461 South Lafayette Street, Denver, CO 80210, US, US
    (Residence), US (Nationality), (Designated only for: US)
  GARAHI Masood, 2802 North Torreys Peak Drive, Superior, CO 80027, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TURNER Wade W, 668 West Juniper Court, Louisville, CO 80027, US, US
    (Residence), US (Nationality), (Designated only for: US)
  STIMMEL Eric F, 750 West Hemlock Circle, Louisville, CO 80027, US, US
    (Residence), US (Nationality), (Designated only for: US
Legal Representative:
  PIERRI Margaret A (et al) (agent), Fish & Neave, 1251 Avenue of the
    Americas, New York, NY 10020, US,
Patent and Priority Information (Country, Number, Date):
  Patent:            WO 200165505 A2 20010907 (WO 0165505)
  Application:       WO 2001US6510 20010228  (PCT/WO US0106510)
  Priority Application: US 2000186261 20000301
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
  LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 15259

English Abstract


French Abstract


Legal Status (Type, Date, Text)
Publication   20010907 A2 Without international search report and to be
                          republished upon receipt of that report.
Examination    20011220 Request for preliminary examination prior to end of
                          19th month from priority date
Declaration    20020523 Late publication under Article 17.2a
Republication 20020523 A2 With declaration under Article 17(2)(a); without
                          abstract; title not checked by the International
                          Searching Authority.

```
Set     Items   Description
S1       9124   AU=(THOMAS, J? OR THOMAS J? OR JAMES(2N)THOMAS) OR BY=(JAM-
                ES(2N)THOMAS)
S2         27   S1 AND ((CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR B-
                ANK OR BANC OR SMART)(1W)(CARD OR CARDS) OR CHARGECARD? ? OR -
                CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ?)
S3         25   RD  (unique items)
```

File   2:INSPEC 1898-2006/May W3
         (c) 2006 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2006/May
         (c) 2006 ProQuest Info&Learning
File  65:Inside Conferences 1993-2006/Jun 02
         (c) 2006 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr
         (c) 2006 The HW Wilson Co.
File 474:New York Times Abs 1969-2006/Jun 01
         (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Jun 01
         (c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File  15:ABI/Inform(R) 1971-2006/Jun 02
         (c) 2006 ProQuest Info&Learning
File  20:Dialog Global Reporter 1997-2006/Jun 02
         (c) 2006 Dialog
File 610:Business Wire 1999-2006/Jun 02
         (c) 2006 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2006/Jun 03
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Jun 02
         (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2006/Jun 01
         (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Jun 02
         (c) 2006 McGraw-Hill Co. Inc
File   9:Business & Industry(R) Jul/1994-2006/May 31
         (c) 2006  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/May 31
         (c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Jun 01
         (c) 2006 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2006/May 31
         (c) 2006 The Gale Group
File  16:Gale Group PROMT(R) 1990-2006/May 31
         (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/Jun 01
         (c)2006 The Gale Group
File 256:TecInfoSource 82-2006/Jul
         (c) 2006 Info.Sources Inc
File  47:Gale Group Magazine DB(TM) 1959-2006/Jun 01
         (c) 2006 The Gale group
File 570:Gale Group MARS(R) 1984-2006/May 31
         (c) 2006 The Gale Group
File 635:Business Dateline(R) 1985-2006/Jun 02
         (c) 2006 ProQuest Info&Learning

File 477:Irish Times 1999-2006/Jun 02
        (c) 2006 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2006/Jun 02
        (c) 2006 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Jun 02
        (c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Jun 02
        (c) 2006 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2006/Jun 02
        (c) 2006
File 387:The Denver Post 1994-2006/Jun 01
        (c) 2006 Denver Post
File 471:New York Times Fulltext 1980-2006/Jun 02
        (c) 2006 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
        (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2006/Jun 01
        (c) 2006 St Louis Post-Dispatch
File 631:Boston Globe 1980-2006/Jun 01
        (c) 2006 Boston Globe
File 633:Phil.Inquirer 1983-2006/May 31
        (c) 2006 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2006/Jun 01
        (c) 2006 Newsday Inc.
File 640:San Francisco Chronicle 1988-2006/Jun 02
        (c) 2006 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2006/Jun 02
        (c) 2006 Scripps Howard News
File 702:Miami Herald 1983-2006/May 31
        (c) 2006 The Miami Herald Publishing Co.
File 703:USA Today 1989-2006/Jun 01  ·
        (c) 2006 USA Today
File 704:(Portland)The Oregonian 1989-2006/Jun 01
        (c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Jun 01
        (c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Jun 02
        (c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Jun 02
        (c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jun 01
        (c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/May 25
        (c) 2006 St. Petersburg Times

**3/5/3        (Item 1 from file: 99)**
DIALOG(R)File   99:Wilson Appl. Sci & Tech Abs

1557018 H.W. WILSON RECORD NUMBER: BAST97063953
**Don't forget your kite. . .**
 **Thomas, Jim** ;
New Scientist v. 155 (Sept. 27 '97) p. 6
DOCUMENT TYPE:   Feature Article ISSN:   0262-4079 LANGUAGE:   English
RECORD STATUS: New record

ABSTRACT:  Vernon Pascoe, a New Zealand adventurer, has designed an
inflatable kite for attracting the attention of search and rescue teams.
Called Skystreme, the kite weighs only 43 grams and fits into a **credit -
card** sized wallet when uninflated.  The kite will become airborne in a
light breeze, has 50 m of line, and has a high-visibility metallic coating.
Furthermore, it doubles as an emergency first aid splint or thermal vest.

DESCRIPTORS:  Kites; Search and rescue operations;


**3/5/7        (Item 3 from file: 15)**
DIALOG(R)File   15:ABI/Inform(R)

02197938   75386630
                    **USE FORMAT 7 OR 9 FOR FULL TEXT**
**TL market:  No place for the weak**
 **Thomas, Jim**
Logistics Management & Distribution Report   v40n7   PP: 61-64   Jul 2001
ISSN: 1098-7355   JRNL CODE: LMDR
DOC TYPE: Periodical; Cover Story  LANGUAGE: English  RECORD TYPE: Fulltext
    LENGTH: 3 Pages
SPECIAL FEATURE: Table
WORD COUNT: 1357
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Trucking industry; Industrywide conditions; Small business;
    Business failures; Operating costs; Annual reports
CLASSIFICATION CODES: 9520 (CN=Small business); 8350 (CN=Transportation &
    travel industry); 9190 (CN=United States)
PRINT. MEDIA ID: 36260

ABSTRACT: Mergers and acquisitions, bankruptcies, plummeting used truck
prices, soaring fuel prices, higher operating costs ... terms like these
tend to pepper the stories being written today about the state of the
truckload sector of transportation. One statistic reports that 1,100
trucking companies recently filed for bankruptcy. The majority of these
failures are among the smaller fleets, those with 100 or fewer trucks,
which make up 90% of the TL market. The smaller carriers are at risk for a
number of reasons. They purchase insurance and fuel in smaller amounts, so
they do not receive the discounted pricing that helps offset increases for
the larger carriers. They do not have the leverage to pass higher fuel
costs on to their customers. Analysts expect a shakeout among larger
carriers as well, predicting that other truckers will follow the example of
Swift Transportation Co. and M.S. Carriers, whose merger is pending.


**3/5/8        (Item 4 from file: 15)**

01660155   03-11145
                    **USE FORMAT 7 OR 9 FOR FULL TEXT**
**National distribution without the growing pains**
 **Thomas, Jim**
Logistics  Management & Distribution Report   v37n6  PP: 57  Jun 1998  ISSN:
    1098-7355  JRNL CODE: LMDR
DOC TYPE: Journal article  LANGUAGE: English    LENGTH: 1 Pages
SPECIAL FEATURE: Charts
WORD COUNT: 545
COMPANY NAMES:
KIK International
GEOGRAPHIC NAMES: Canada

DESCRIPTORS: Distributors; Detergents; Logistics; Corporate profiles
CLASSIFICATION CODES: 9172 (CN=Canada); 9000 (CN=Short Article); 8303
    (CN=Wholesale industry); 8640 (CN=Chemical industry); 5160
    (CN=Transportation); 9110 (CN=Company specific)

ABSTRACT: KIK International, a Concord, Ontario-based supplier of
private-label detergents, decided to expand its market to all of the US and
Canada three years ago.  KIK obtained help from Land-Link Traffic Systems,
a freight-management company that became KIK's national transportation
coordinator in 1995.

 **3/5/10      (Item 2 from file: 148)**

10371051      SUPPLIER NUMBER: 20900009     (USE FORMAT 7 OR 9 FOR FULL TEXT)
**National distribution without the growing pains. (profile of KIK**
  **International's product distribution strategies)**
 **Thomas, Jim**
Logistics Management Distribution Report, v37, n6, p57(1)
June, 1998
LANGUAGE: English      RECORD TYPE: Fulltext; Abstract
WORD COUNT:  630   LINE COUNT:  00054

ABSTRACT:  Detergent supplier KIK International from Concord, Ontario
increased its business after the company hired freight management firm
Land-Link Traffic Systems to oversee its bleach distribution channels.
Land-Link used its Carrier Arrival Module customized information system in
KIK's storage facilities which allowed the quicker processing of shipment
information. The system allowed KIK to stabilize the impact of fluctuating
orders on its daily operations.

 SPECIAL FEATURES:  photograph; illustration
 COMPANY NAMES:  KIK International--Distribution; Land-Link Traffic Systems
   --Services
 DESCRIPTORS:  Bleaching materials--Distribution
 PRODUCT/INDUSTRY NAMES:  9914500 (Distribution Channels); 4002000 (Freight
   Transportation); 2842200 (Household Bleach)
 SIC CODES:  2842  Polishes and sanitation goods
 FILE SEGMENT:  TI File 148

**3/TI,AU,6/1      (Item 1 from file: 2)**
DIALOG(R)File   2:(c) 2006 Institution of Electrical Engineers. All rts.
reserv.

04462702   INSPEC Abstract Number: B89064172
  **Title:  Use of** smart   cards **for security of access to TRANSPAC through
the telephone network and the ISDN**
  Author(s): Roze, Y.; Put, P.; **Thomas, J.-P.**
  Editor(s): Raviv, J.
  Publication Date: 1988


**3/TI,AU,6/2      (Item 1 from file: 65)**
DIALOG(R)File  65:(c) 2006 BLDSC all rts. reserv. All rts. reserv.

04759538   INSIDE CONFERENCE ITEM ID: CN049682347
**Java** Smart   Card **Technologies in the Classroom**
  Presser, C. G. M.; **Thomas, J. J.**
  CONFERENCE: Parallel and distributed processing techniques and
    applications -International conference
    CONFERENCE EDITOR(S): Arabnia, H. R.
    (200206) (200206)


**3/TI,AU,6/3      (Item 1 from file: 99)**
DIALOG(R)File  99:(c) 2006 The HW Wilson Co. All rts. reserv.

1557018 H.W. WILSON RECORD NUMBER: BAST97063953
**Don't forget your kite. . .**
 **Thomas, Jim ;**
19970927


**3/TI,AU,6/4      (Item 1 from file: 474)**
DIALOG(R)File 474:(c) 2006 The New York Times. All rts. reserv.

07941640   NYT Sequence Number: 188310020322
**A NATION CHALLENGED: THE DETAINEES: PHONE AND CREDIT FILES LINK STUDENT
  HELD IN NEW YORK TO 3 TERRORISM FIGURES**
 **Thomas, Jo** ; Drew, Christopher
Friday March 22 2002


**3/TI,AU,6/5      (Item 1 from file: 15)**
DIALOG(R)File  15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02873749   811456891
**DETECTING   AND PREVENTING THE FINANCING OF TERRORIST ACTIVITIES: A Role for
Government Accountants**
Brooks, Richard C; Riley, Richard A Jr;  **Thomas, Jason**
Spring 2005
   LENGTH: 7 Pages
WORD COUNT: 3125


**3/TI,AU,6/6      (Item 2 from file: 15)**
DIALOG(R)File  15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02295391  97752716
**Managing customer acquisiton**

Blattberg, Robert C; Getz, Gary; **Thomas, Jacquelyn S**
Oct 2001
     LENGTH: 14 Pages
WORD COUNT: 8264


   **3/TI,AU,6/7       (Item 3 from file: 15)**
DIALOG(R)File  15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02197938  75386630
**TL market:  No place for the weak**
 **Thomas, Jim**
Jul 2001
     LENGTH: 3 Pages
WORD COUNT: 1357


   **3/TI,AU,6/8       (Item 4 from file: 15)**
DIALOG(R)File  15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

01660155  03-11145
**National distribution without the growing pains**
 **Thomas, Jim**
Jun 1998
     LENGTH: 1 Pages
WORD COUNT: 545


   **3/TI,AU,6/9       (Item 1 from file: 148)**
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

14367229      SUPPLIER NUMBER: 81148640      (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Managing Customer Acquisition: Managing acquisition strategies and tactics
   is vital to creating, sustaining, and enhancing customer equity. (New
   Book Selection).**
Blattberg, Robert C.; Getz, Gary; **Thomas, Jacquelyn S.**
Oct, 2001
WORD COUNT:   9084   LINE COUNT:   00848


   **3/TI,AU,6/10      (Item 2 from file: 148)**
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

10371051      SUPPLIER NUMBER: 20900009      (USE FORMAT 7 OR 9 FOR FULL TEXT)
**National distribution without the growing pains. (profile of KIK
   International's product distribution strategies)**
 **Thomas, Jim**
June, 1998
WORD COUNT:   630   LINE COUNT:   00054


   **3/TI,AU,6/11      (Item 1 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2653901  826327521
**Nextel Partners' markets new technology to businesses**
 **Thomas, Jennifer**
Apr 24, 2005
WORD COUNT: 822

3/TI,AU,6/12      (Item 2 from file: 635)

2487301 522044871
**Well-rounded printer**
 **Thomas, Jeff**
Dec 12-Dec 25, 2003
WORD COUNT: 908


3/TI,AU,6/13      (Item 3 from file: 635)

2487286 522044651
**Race to holographic storage in full gear**
 **Thomas, Jeff**
Dec 12-Dec 25, 2003
WORD COUNT: 988


3/TI,AU,6/14      (Item 4 from file: 635)

2483308 406960261
**DigiMerc adds software to security management offerings**
 **Thomas, Jeff**
Jul 11-Jul 24, 2003
WORD COUNT: 1,089


3/TI,AU,6/15      (Item 5 from file: 635)

2444422 353895361
**CU class Bootstrap Tactics brings business academia back down into trenches**
 **Thomas, Jeff**
May 30-Jun 12, 2003
WORD COUNT: 851   NUMBER OF PAGES: 2


3/TI,AU,6/16      (Item 6 from file: 635)

2310137 155934501
**Resellers offer e-commerce security**
 **Thomas, Jeff**
Aug 23, 2002
WORD COUNT: 1,036


3/TI,AU,6/17      (Item 7 from file: 635)

2304206 148919051
**Horse racing, betting TV network sprints out of gate into 8 million homes
    across U.S.**
 **Thomas, Jeff**
Aug 9, 2002
WORD COUNT: 874

**3/TI,AU,6/18        (Item 8 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2284877   123301031
**'Lookers' starting to lease space; Westminster vacancies dropping**
 **Thomas, Jeff**
May 31, 2002
WORD COUNT: 785


**3/TI,AU,6/19        (Item 9 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2259325   111668237
**Npulse Software eases task of cross-platform applicaiton management**
 **Thomas, Jeff**
Mar 22, 2002
WORD COUNT: 786


**3/TI,AU,6/20        (Item 10 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

2138994   68966207
**Niwot considers communications co-op**
 **Thomas, Jeff**
Feb 9, 2001
WORD COUNT: 934


**3/TI,AU,6/21        (Item 11 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

0811535   97-71806
**EarthWatch sees growing market for satellite photos**
 **Thomas, Jeff**
PUBL DATE: 970500
WORD COUNT: 836


**3/TI,AU,6/22        (Item 12 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

0529439   94-84078
**Oil boom launched Peoples Bank of Marietta**
 **Thomas, Jay**
PUBL DATE: 940819
WORD COUNT: 703


**3/TI,AU,6/23        (Item 13 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

0380520   93-31488
**Moviehouse founder regains lead role**
 **Thomas, John B**
PUBL DATE: 930322
WORD COUNT: 1,640

**3/TI,AU,6/24      (Item 14 from file: 635)**
DIALOG(R)File 635:(c) 2006 ProQuest Info&Learning. All rts. reserv.

0026713  87-05402
**Wires Still Crossed in Local Pay Telephone Battle**
 **Thomas, Jack**
PUBL DATE: 870223
WORD COUNT: 1,073


**3/TI,AU,6/25      (Item 1 from file: 638)**
DIALOG(R)File 638:(c) 2006 Newsday Inc. All rts. reserv.

07318095
**QUEENS SCHOOLS FIFTH GRADE WRITERS AUTHOR! AUTHOR!**
- Sunday November 14, 1993
By: Erica Bart, 9; Laura Casciello, 10; Anthony Santorelli, 10; Danny Lee,
    10; Michael Cruciata, 10; Neh-Yih Tseng, 11; Elizabeth Yun, 10; Corey
    Chan, 10; Chris Lehman, 10; Tara Pino, 10; Nicole Pasinkoff, 10; Billy
    Stormont, 10; **Thomas** Hopper, 10; **James** Saur, 10; Danny Alvarez, 10
Word Count: 2,137

```
Set     Items   Description
S1      25434   (CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-
                ANC OR SMART)(1W)(CARD OR CARDS) OR CHARGECARD? ? OR CREDITCA-
                RD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR  VISA
                OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICA-
                NEXPRESS OR A
S2     280510   REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ?
                OR POINTS
S3       9353   INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE)(2N)(POLICY -
                OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR EXPENSE? ?)
S4        469   S1 AND S3
S5         21   S4 AND S2
S6         12   S5 AND IC=(G06F-017/60 OR G06Q?)
S7         12   IDPAT (sorted in duplicate/non-duplicate order)
S8         12   IDPAT (primary/non-duplicate records only)
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200634
         (c) 2006  Thomson Derwent
File 344:Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
         (c) 2006 JPO & JAPIO
```

*Patent search*

**8/5/1     (Item 1 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

017462717    **Image available**
WPI Acc No: 2005-786392/200580
Related WPI Acc No: 2001-146874; 2005-150582; 2005-262830; 2005-313700;
  2005-512030; 2005-713718; 2005-713719
XRPX Acc No: N05-651217
  **Multi-function card utilization method involves selecting portion and
  optionally leaving remaining portion of available** reward   points **for
  accumulation in user's** reward **exchange account**
Patent Assignee: POSTREL R (POST-I)
Inventor: POSTREL R
Number of Countries: 110  Number of Patents: 001
Patent Family:
Patent No     Kind    Date      Applicat No     Kind    Date      Week
WO 2005106743 A1  20051110  WO 2005US13635  A    20050420  200580  B

Priority Applications (No Type Date): US 2004835547 A 20040428
Patent Details:
Patent No  Kind Lan Pg    Main IPC     Filing Notes
WO 2005106743 A1 E   59 G06F-017/60
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ
   CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
   MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR
   TT TZ UA UG US UZ VC VN YU ZA ZM ZW
   Designated States (Regional): AT BE BG BW CH CY CZ DE DK EA EE ES FI FR
   GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI
   SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2005106743 A1
      NOVELTY - The method involves selecting portion of available
   **reward   points** from selected **reward** point accounts for accumulation
   in the user's **reward** exchange account on a multi-function card.
   Remaining portion of the available **reward** is optionally left for
   following redemptions with the associated **reward   points** issuing
   entity or for following accumulation into the user's **reward** exchange
   account.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a
   **reward** point accumulation system.
      USE - For using multi-function card that functions as **debit   card
   , credit   card** , medical card, **insurance** card, club card, **check
   card** , loyalty card.
      ADVANTAGE - Allows user to earn, barter, trade, manage and redeem
   **reward   points** of other types of value, and obtain products and
   services in exchange for the **reward   points** . Allows user to use card
   in different applications. Increases purchasing power of user due to
   aggregated **reward   points** . Enables use without reliance to center
   sever system.
      DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for the
   multi-function card utilization procedure.
      pp; 59 DwgNo 11/11
Title Terms: MULTI; FUNCTION; CARD; UTILISE; METHOD; SELECT; PORTION;
   OPTION; LEAVE; REMAINING; PORTION; AVAILABLE; **REWARD** ; POINT; ACCUMULATE
   ; USER; **REWARD** ; EXCHANGE; ACCOUNT
Derwent Class: T01; T04; T05; W02
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

**8/5/2     (Item 2 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

017333401     **Image available**
WPI Acc No: 2005-657042/200567
Related WPI Acc No: 2005-656171; 2005-656176
XRPX Acc No: N05-538298
  **Transaction processing method for payment of good and service, involves
  receiving financial information comprised of magnetic ink character
  recognition (MICR) data and third party representation, and related to
  third party transaction**
Patent Assignee: FRIEDMAN L J (FRIE-I)
Inventor: FRIEDMAN L J
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind    Date      Applicat No    Kind    Date       Week
US 20050203857  A1    20050915  US 2004796383   A     20040309   200567  B
                                US 200589618    A     20050325

Priority Applications (No Type Date): US 200589618 A 20050325; US
  2004796383 A 20040309
Patent Details:
Patent No  Kind Lan Pg   Main IPC     Filing Notes
US 20050203857 A1     41 G06F-017/60   CIP of application US 2004796383

Abstract (Basic): US 20050203857 A1
     NOVELTY - The method involves receiving financial information
  related to third party transaction, wherein the financial information
  comprises a magnetic ink character recognition (MICR) data and a third
  party representation. The third party transaction is selected from a
  group consisting of e.g. payroll check, refund check, **rebate** check,
  redeemable coupon, personal check, federal government check.
     USE - For paying goods e.g. food, cloth and service e.g. **insurance**
  , **debit  card** transaction through check at point of banking (POB).
     ADVANTAGE - Allows merchant to determine payee's check cashing
  privileges. Enables POB to receive electronic and digital image of
  financial information by providing scanner.
     DESCRIPTION OF DRAWING(S) - The figure shows the front view of the
  government issued card.
     Government issued card (1)
     Residence information (3)
     Fingerprint (4)
     Card front surface (7)
     Identification number (8)
     pp; 41 DwgNo 1a/17
Title Terms: TRANSACTION; PROCESS; METHOD; PAY; SERVICE; RECEIVE; FINANCIAL
  ; INFORMATION; COMPRISE; MAGNETIC; INK; CHARACTER; RECOGNISE; DATA; THIRD
  ; PARTY; REPRESENT; RELATED; THIRD; PARTY; TRANSACTION
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI


**8/5/3     (Item 3 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

016517368      **Image available**
WPI Acc No: 2004-675751/200466
XRPX Acc No: N04-535507
   **Customer financial account managing method for financial institution e.g.
   bank, involves detecting non-credit behavior of customer, and determining**
   reward  **associated with financial account based on detected non-credit
   behavior**
Patent Assignee: GREENBERG R J (GREE-I); HARRIS F D (HARR-I); KAMP COLLINS
   S H (COLL-I)
Inventor: GREENBERG R J; HARRIS F D; KAMP COLLINS S H
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind   Date     Applicat No     Kind   Date      Week
US 20040181480  A1    20040916  US 2002426028    P     20021114  200466  B
                                US 2003706952    A     20031114

Priority Applications (No Type Date): US 2002426028 P 20021114; US
   2003706952 A 20031114
Patent Details:
Patent No   Kind Lan Pg   Main IPC    Filing Notes
US 20040181480 A1      15 G06F-017/60   Provisional application US 2002426028

Abstract (Basic): US 20040181480 A1
       NOVELTY - The method involves detecting non-credit behavior of a
   customer. An enterprise is benefited in response to the detected
   non-credit behavior. A  **reward**  associated with a financial account is
   determined based on the detected non-credit behavior. The customer is
   notified about the determined  **reward** . The credit risk of the
   financial account is evaluated based upon the frequency at which the
   non-credit behavior is detected.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
       (A) a system for managing a financial account for a customer
       (B) a computer-readable medium on which a set of instructions for
   managing a financial account for a customer is stored.
       USE - Used for managing a financial account of a customer (claimed)
   in a financial institution such as a  **bank** ,  **credit   card** provider,
   stock brokerage,  **insurance** company, government, and utility company.
       ADVANTAGE - The method efficiently manages a financial account
   based on the non-credit behaviors of the customers.
       DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart of a
   method for managing a financial account.
       pp; 15 DwgNo 2/4
Title Terms: CUSTOMER; FINANCIAL; ACCOUNT; MANAGE; METHOD; FINANCIAL;
   INSTITUTION; BANK; DETECT; NON; CREDIT; BEHAVE; CUSTOMER; DETERMINE;
   **REWARD** ; ASSOCIATE; FINANCIAL; ACCOUNT; BASED; DETECT; NON; CREDIT;
   BEHAVE
Derwent Class: T01
International Patent Class (Main):  **G06F-017/60**
File Segment: EPI


   **8/5/4     (Item 4 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

015885910     **Image available**
WPI Acc No: 2004-043744/200404
Related WPI Acc No: 2002-463008; 2003-804731; 2004-602868; 2005-120813;
   2006-076866

XRPX Acc No: N04-035316
   **Transaction processing method for e.g.** credit   card **transaction,**
   **involves determining rules defining transaction for parties after**
   **identifying parties using their respective identifiers**
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: ABEL V; NAUMAN G; SWARTZ D; TUREK J
Number of Countries: 104   Number of Patents: 005
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| WO 2003104945 | A2 | 20031218 | WO 2003US18494 | A | 20030611 | 200404 | B |
| US 20040039693 | A1 | 20040226 | US 2002388047 | P | 20020611 | 200416 | |
| | | | US 2003460741 | A | 20030611 | | |
| AU 2003243516 | A1 | 20031222 | AU 2003243516 | A | 20030611 | 200445 | |
| EP 1535217 | A2 | 20050601 | EP 2003757491 | A | 20030611 | 200536 | |
| | | | WO 2003US18494 | A | 20030611 | | |
| CN 1675640 | A | 20050928 | CN 2003818807 | A | 20030611 | 200610 | |

Priority Applications (No Type Date): US 2002388047 P 20020611; US
   2003460741 A 20030611
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| WO 2003104945 | A2 | E | 30 | G06F-000/00 | |

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO
   NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN
   YU ZA ZM ZW
   Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
   GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
   UG ZM ZW

| | | | | | |
|---|---|---|---|---|---|
| US 20040039693 | A1 | | | G06F-017/60 | Provisional application US 2002388047 |
| | | | | | |
| AU 2003243516 | A1 | | | G06F-000/00 | Based on patent WO 2003104945 |
| EP 1535217 | A2 | E | | G06F-017/60 | Based on patent WO 2003104945 |

   Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB
   GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

| | | | | | |
|---|---|---|---|---|---|
| CN 1675640 | A | | | G06F-017/60 | |

Abstract (Basic): WO 2003104945 A2
      NOVELTY - The transaction information related to transaction
   between a party comprising origination entity (302) and a party
   comprising destination entity (310) is received at a host computer. The
   host computer identifies the parties through the identifier in the
   transaction information. The rules defining the transaction for the
   parties is determined and the transaction is processed based on the
   rules.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
      (1) transaction processing system; and
      (2) transaction processing network.
      USE - Used for processing transactions such as **credit   card**
   transaction, retail card transaction, **debit   card** transaction,
   account withdrawal, money transfer, gift card, negotiable instrument,
   loyalty or **reward   points** , prepaid commodities, **insurance**
   benefits, cell phone minutes, stored value card, discount certificate,
   etc.
      ADVANTAGE - Highly customized transaction processing and value
   exchange is rapidly deployed based on the rules established. Since the
   rules are solely determined by the relationship between the entities,
   multiple transaction type are processed simultaneously.
      DESCRIPTION OF DRAWING(S) - The figure shows an illustration of the
   transaction processing method.

origination entity (302)
routing service (308)
destination entity (310)
free calculation service (312)
settlement information (322)
pp; 30 DwgNo 3/3
Title Terms: TRANSACTION; PROCESS; METHOD; CREDIT; CARD; TRANSACTION;
  DETERMINE; RULE; DEFINE; TRANSACTION; PARTY; AFTER; IDENTIFY; PARTY;
  RESPECTIVE; IDENTIFY
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-000/00;  **G06F-017/60**
File Segment: EPI


**8/5/5      (Item 5 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

015769501      **Image available**
WPI Acc No: 2003-831703/200377
XRPX Acc No: N03-664658
  **Selective read-only access allowing method involves maintaining client
  permissioning settings specifying level of read only access of account
  summary, allowed for interested parties**
Patent Assignee: UBS PAINEWEBBER INC (UBSP-N)
Inventor: ARENA J R; CHEN K C; HUNG B M D; JAWOROWSKY P; ROMER G G; STETTER
  K M
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind    Date     Applicat No     Kind    Date      Week
US 20030191703  A1    20031009  US 200260354     A    20020201   200377  B

Priority Applications (No Type Date): US 200260354 A 20020201
Patent Details:
Patent No  Kind Lan Pg   Main IPC    Filing Notes
US 20030191703 A1     47 G06F-017/60

Abstract (Basic): US 20030191703 A1
      NOVELTY - The client investment account information received
  through a network (170), are aggregated into a summary with current and
  total value of accounts. The summary is output to client terminal
  (110), when requested. The client permissioning settings specifying
  level of read only access of summary for interested parties, are
  maintained. The summary is output to interested party terminal through
  a communication network (160), when requested.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
  following:
      (1) data aggregation system; and
      (2) computer readable medium storing program for selective read
  only access allowing method.
      USE - For selectively allowing read only access of investment
  account information comprising information about banking accounts e.g.
  checking, savings, lines of credit, home equity loans, mortgages, trust
  accounts, certificate of deposit, creditor accounts e.g. **credit    card**
   accounts, loans, employer loans, employer stock purchase plans,
  brokerage accounts at account providers in which investor holds or
  trades publicly, traded securities e.g. stocks, bonds, mutual funds,
  commodities futures, security trading accounts e.g. cash management
  account and margin accounts, retirement benefits, individual equity
  securities, debt securities, **insurance** contracts, online trading,
  electronic funds transfer, frequent flyer **points** /miles, hotel **points**

, and **insurance** annuity cash values of client private investor by
terminal e.g. web enabled personal computer, web enabled wireless
telephone, personal digital assistant and other personal communication
device of interested party e.g. financial adviser, accountants,
lawyers, estate planner, family member, tax advisors, customer service
agents, branch managers, division manages, regional managers,
compliance personal e.g. law enforcers and securities exchange
commission (SEC) and financial planner over communication network such
as private network e.g. intranet public network e.g. internet,
telephone landline based modem, wireless network such as cellular
digital packet data (CDPD) network and wireless local area network.
        ADVANTAGE - The client can control the amount of visibility
available to interested parties into the information, hence privacy of
client is maintained, while allowing client to benefit from advisors
greater knowledge of clients financial position. knowledge of clients
financial position.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram
of the selective read only access allowing system.
        data aggregation system (100)
        client terminal (110)
        interested party terminal (120)
        investment account data (150)
        communication networks (160,170)
        pp; 47 DwgNo 1/23
Title Terms: SELECT; READ; ACCESS; ALLOW; METHOD; MAINTAIN; CLIENT; SET;
  SPECIFIED; LEVEL; READ; ACCESS; ACCOUNT; SUMMARY; ALLOW; PARTY
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI


 **8/5/6      (Item 6 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

015265221     **Image available**
WPI Acc No: 2003-326150/200331
   **Method for cooperative compensation according to commodity sale on
   internet**
Patent Assignee: CULTURE KOREA INC (CULT-N)
Inventor: LEE M G
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind    Date     Applicat No    Kind    Date      Week
KR 2002093184  A    20021216  KR 200131596    A    20010607  200331  B

Priority Applications (No Type Date): KR 200131596 A 20010607
Patent Details:
Patent No  Kind Lan Pg   Main IPC      Filing Notes
KR 2002093184 A        1 G06F-017/60

Abstract (Basic): KR 2002093184 A
        NOVELTY - A method for a cooperative compensation according to a
    commodity sale on the Internet is provided to compensate a community
    when a designated point is reached by joining to an accounting
    commodity( **credit   card** , mobile phone, **insurance** , etc.)
    individually or cooperatively, performing a cooperative compensation of
    a profit generated in the joining process to the community, and
    accumulating **points**  corresponded to amount of an accounting commodity
    to the community.
        DETAILED DESCRIPTION - An Internet site(1) contracts a plurality of

accounting commodities(2) for being supplied to a community. The
Internet site(1) makes a contract with a compensation
commodity(concert, cinema preview, and event) company(3) to be supplied
to a purchase community cooperatively. The contracted accounting
commodities(2) are registered in the Internet site(1) and guide a
compensation commodity to be supplied to the community. If a general
person connects to the Internet site(1) and joins to the accounting
commodity(2), personal information of the person is supplied to the
commodity company(3) for an automatic joining process. In addition, a
cooperatively compensation is performed to the purchase community
through a contract with the commodity company(3) by applying a joining
mileage. A compensation mileage according to usage results of a
subscriber is compensated in a community of the Internet site(1) later.
        pp; 1 DwgNo 1/10
Title Terms: METHOD; COOPERATE; COMPENSATE; ACCORD; COMMODITY; SALE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI


 **8/5/7      (Item 7 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

015236453      **Image available**
WPI Acc No: 2003-297378/200329
  **System for supplying reverse** credit    card **and method thereof**
Patent Assignee: LEE S Y (LEES-I)
Inventor: LEE S Y
Number of Countries: 001  Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| KR 2002094405 | A | 20021218 | KR 200132540 | A | 20010611 | 200329 | B |

Priority Applications (No Type Date): KR 200132540 A 20010611
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| KR 2002094405 | A | | 1 | G06F-017/60 | |

Abstract (Basic): KR 2002094405 A
        NOVELTY - A system for supplying a reverse **credit    card** and a
    method thereof are provided to issue a reverse **credit    card** to a
    service subscriber by using reverse **points** according to an
    investment.
        DETAILED DESCRIPTION - A service supplying device(10) is connected
    to a member company(20) and a **credit    card** company(30). The member
    company(20) is connected to a plurality of other affiliated member
    companies such as an oil station, a food service company, and a
    distribution/shopping company. The member company(20) issues a
    membership card and service **points** to the subscriber with respect to
    a usage of the membership card of the subscriber. The service supplying
    device(10) adds service point of the service subscriber and creates a
    predetermined point pool. The service supplying device(10) performs an
    investment in stocks, an investment for an inauguration of an
    enterprise, a real estate, etc. using the point pool, and controls of
    issuing a reverse **credit    card** through the **credit    card**
    company(30). The service supplying device(10) is cooperated with a
    predetermined **insurance** company(40) and joins to **insurance** with
    respect to the reverse **credit    card** using the reverse **points** as a
    security. The service supplying device(10) is cooperated with a

predetermined investment company(50) which executes an investment
process using the point pool.
        pp; 1 DwgNo 1/10
Title Terms: SYSTEM; SUPPLY; REVERSE; CREDIT; CARD; METHOD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI


 **8/5/8     (Item 8 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

015236452    **Image available**
WPI Acc No: 2003-297377/200329
  **System for supplying reverse credit line and method thereof**
Patent Assignee: LEE S Y (LEES-I)
Inventor: LEE S Y
Number of Countries: 001   Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| KR 2002094404 | A | 20021218 | KR 200132539 | A | 20010611 | 200329 | B |

Priority Applications (No Type Date): KR 200132539 A 20010611
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| KR 2002094404 | A | | 1 | G06F-017/60 | |

Abstract (Basic): KR 2002094404 A
        NOVELTY - A system for supplying a reverse credit line and a method
thereof are provided to enhance a credit limit of a service subscriber
based on earnings according to an investment using service **points.**
        DETAILED DESCRIPTION - A service subscriber joins as a member for
receiving a service through a registered member company(20) cooperated
with a service supplying device(10,ST2). The member company(20) issues
a membership card to the subscriber(ST3). The member company(20)
transmits member information to the service supplying device(10,ST4).
If the service subscriber performs consumption in the member
company(20) and suggests the membership card to the member company(20),
the member company(20) calculates predetermined service **points** of the
service subscriber(ST5). The member company(20) transmits point to the
service supplying device(10,ST6). The service supplying device(10)
updates a database based on the point, adds service **points** , creates a
predetermined point pool, and performs an investment process(ST7). The
service supplying device(10) calculates a reverse credit limit(ST8).
The service supplying device(10) transmits risk security demand
information with respect to the reverse credit limit to an **insurance**
company(40,ST9). The **insurance** company(40) checks a risk security
based on reverse credit limit information and transmits security
confirmation information to the service supplying device(10,ST10). A
**credit card** company(30) forms a reverse credit line based on the
credit limit information(ST12) and supplies reverse credit line
information to the service supplying device(10,ST13). The service
supplying device(10) updates the database based on the reverse credit
line information(ST14).
        pp; 1 DwgNo 1/10
Title Terms: SYSTEM; SUPPLY; REVERSE; CREDIT; LINE; METHOD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

**8/5/9     (Item 9 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006   Thomson Derwent. All rts. reserv.

014929610     **Image available**
WPI Acc No: 2002-750319/200281
XRPX Acc No: N02-590981
   **Payments provision method for** insurance **policies, involves linking**
   insurance **account to** credit   card **account**
Patent Assignee: THOMAS J C (THOM-I)
Inventor: THOMAS J C
Number of Countries: 100   Number of Patents: 004
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|---|---|---|---|---|---|---|---|
| US 20020138309 | A1 | 20020926 | US 2001278290 | P | 20010323 | 200281 | B |
| | | | US 2001927296 | A | 20010810 | | |
| WO 200277771 | A2 | 20021003 | WO 2002US9156 | A | 20020325 | 200281 | |
| AU 2002252501 | A1 | 20021008 | AU 2002252501 | A | 20020325 | 200432 | |
| AU 2002252501 | A8 | 20051013 | AU 2002252501 | A | 20020325 | 200616 | |

Priority Applications (No Type Date): US 2001278290 P 20010323; US
   2001927296 A 20010810
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|---|---|---|---|---|---|
| US 20020138309 | A1 | | 11 | G06F-017/60 | Provisional application US 2001278290 |

WO 200277771 A2 E      G06F-000/00
   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
   ZA ZM ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002252501 A1      G06F-017/60   Based on patent WO 200277771
AU 2002252501 A8      G06F-017/60   Based on patent WO 200277771

Abstract (Basic): US 20020138309 A1
      NOVELTY - An **insurance** account is linked with a **credit   card**
   account. The **insurance** account is credited each time a charge is made
   to the **credit   card** account.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for data
   processing system.
      USE - For providing payments for **insurance** policies using **credit
   card** account.
      ADVANTAGE - Allows **insurance** companies to empower current and new
   customers with **credit   card   rebates** applied to health care
   benefits, by linking **insurance** account to **credit   card** account.
      DESCRIPTION OF DRAWING(S) - The figure shows the collaboration
   diagram depicting interactions between a user and account management
   web site.
      pp; 11 DwgNo 5/5
Title Terms: PROVISION; METHOD; **INSURANCE** ; LINK; **INSURANCE** ; ACCOUNT;
   CREDIT; CARD; ACCOUNT
Derwent Class: S05; T01; T05; W01
International Patent Class (Main): G06F-000/00; **G06F-017/60**
File Segment: EPI

**8/5/10      (Item 10 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

014787430
WPI Acc No: 2002-608136/200265
Related WPI Acc No: 2002-506673
XRPX Acc No: N02-481685
   **Card-based payment system using cards marked with** insurance **concern
   identity to determine usage** rebate **balance**
Patent Assignee: FIRST USA BANK (FIRS-N) ; BANK ONE DELAWARE (BANK-N)
Inventor: SULLIVAN K
Number of Countries: 001  Number of Patents: 002
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|-----------|------|------|-------------|------|------|------|---|
| US 20020096561 | A1 | 20020725 | US 99364037 | A | 19990730 | 200265 | B |
| | | | US 2002103861 | A | 20020325 | | |
| US 6745938 | B2 | 20040608 | US 99364037 | A | 19990730 | 200437 | |
| | | | US 2002103861 | A | 20020325 | | |

Priority Applications (No Type Date): US 99364037 A 19990730; US 2002103861
   A 20020325
Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|-----|----------|--------------|
| US 20020096561 | A1 | | 10 | G06F-017/60 | Cont of application US 99364037 |
| | | | | | Cont of patent US 6386444 |
| US 6745938 | B2 | | | G06F-017/60 | Cont of application US 99364037 |
| | | | | | Cont of patent US 6386444 |

Abstract (Basic): US 20020096561 A1
      NOVELTY - System uses credit or **debit  cards** issued by a card
   issuer associated with **insurance** accounts and a card issuer system
   processing transactions and maintaining a usage **rebate** balance. Funds
   are transferred electronically using a two-party check issued to the
   cardholder and the **rebate** balance is based on a percentage of card
   usage. The issuer periodically issues a card statement with **rebate**
   information and an **insurance** account bill is issued with information
   on reduction in the premium based on the **rebate** balance.
      USE - System is for providing **insurance** premium **rebates** based
   on card usage.
      ADVANTAGE - System promotes loyalty amongst customers.
      pp; 10 DwgNo 0/5
Title Terms: CARD; BASED; PAY; SYSTEM; CARD; MARK; **INSURANCE** ; CONCERN;
   IDENTIFY; DETERMINE; **REBATE** ; BALANCE
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI


**8/5/11      (Item 11 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

014687358    **Image available**
WPI Acc No: 2002-508062/200254
XRPX Acc No: N02-402072
   **Card holder identity verification method e.g. for** credit   card **,**
   charge   card **, cheque, involves storing unique image of true holder of
   card at central location and transmitting it to display device at**

**particular location**
Patent Assignee: MIDSOUTH DISTRIBUTORS PTY LTD (MIDS-N)
Inventor: YOUNG M D
Number of Countries: 097   Number of Patents: 004
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week | |
|-----------|------|------|-------------|------|------|------|---|
| WO 200235410 | A2 | 20020502 | WO 2001IB1943 | A | 20011017 | 200254 | B |
| AU 200210797 | A | 20020506 | AU 200210797 | A | 20011017 | 200257 | |
| ZA 200108686 | A | 20020828 | ZA 20018686 | A | 20011022 | 200264 | |
| AU 2002210797 | A8 | 20050908 | AU 2002210797 | A | 20011017 | 200568 | |

Priority Applications (No Type Date): ZA 20006025 A 20001026
Patent Details:
Patent No  Kind Lan Pg    Main IPC      Filing Notes
WO 200235410  A2  E   16 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200210797  A                      Based on patent WO 200235410
ZA 200108686  A       14 B42D-000/00
AU 2002210797 A8         G07C-009/00  Based on patent WO 200235410

Abstract (Basic): WO 200235410 A2
    NOVELTY - A unique image of a true card holder is stored in a
database at a central storage system (12). The image is retrieved from
the database and transmitted to a display device at a particular
location to compare the unique image with the holder presenting the
identity card.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:
    (1) A central storage system; and
    (2) A remote location interrogation system.
    USE - Used for verifying holders of various types of cards like
**credit   card** , **charge   card** , **debit   card** , medical aid card,
drivers license card, access card, club membership card, social
security card, personal identification card. Also for verifying holders
with documents like passport, checks, promissory note, airline ticket,
**insurance** policy, traveler's **visa** , etc. In banks, roadblocks,
pension payout **points** , air terminal, polling station, etc.
    ADVANTAGE - Reduces the risk of storage of duplicate image to
different cards, the image is retrieved and transmitted to the display
device.
    DESCRIPTION OF DRAWING(S) - The figure shows a card holder identity
verification system.
    Central storage system (12)
    pp; 16 DwgNo 1/1
Title Terms: CARD; HOLD; IDENTIFY; VERIFICATION; METHOD; CREDIT; CARD;
  CHARGE; CARD; CHEQUE; STORAGE; UNIQUE; IMAGE; TRUE; HOLD; CARD; CENTRAL;
  LOCATE; TRANSMIT; DISPLAY; DEVICE; LOCATE
Derwent Class: P76; S05; T01; T04; T05
International Patent Class (Main): B42D-000/00; **G06F-017/60** ; G07C-009/00
International Patent Class (Additional): G06K-000/00
File Segment: EPI; EngPI


**8/5/12      (Item 12 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2006  Thomson Derwent. All rts. reserv.

014685969    **Image available**
WPI Acc No: 2002-506673/200254
Related WPI Acc No: 2002-608136
XRPX Acc No: N02-400849
   **Card-based payment system for providing** insurance **premiums, applies
   usage** rebate **balance to** insurance **premium owned by card holder, based
   on card usage**
Patent Assignee: FIRST USA BANK NA (FIRS-N)
Inventor: SULLIVAN K
Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No     Kind    Date     Applicat No    Kind    Date       Week
US 6386444     B1    20020514  US 99364037     A    19990730  200254  B

Priority Applications (No Type Date): US 99364037 A 19990730
Patent Details:
Patent No  Kind Lan Pg   Main IPC     Filing Notes
US 6386444     B1      11 G06F-017/60

Abstract (Basic): US 6386444 B1
      NOVELTY - A card issuer system applies a usage **rebate** balance to
 an **insurance** premium representing predetermined balance due by a card
 holder, based on the card usage.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
 following:
      (1) Credit or **debit**   **card**  instrument; and
      (2) Method for providing a card that generates a  **rebate** .
      USE - For providing **insurance** premium based on the usage of card
 e.g. **credit    cards** ,  **charge    cards** ,  **debit    cards** ,  **bank    card**
 , etc.
      ADVANTAGE - The **rebate**  program encourages card holders to remain
 loyal to the **insurance**  company by maintaining accounts and opening
 new accounts. Increases card issuer's income by encouraging card usage
 and by sharing the costs of the **rebate**  program, thus significant
 **rebate**  is provided without imposing excessive cost on the card issuer.

      DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining
 the **rebate**  generating card providing method.
      pp; 11 DwgNo 5/5
Title Terms: CARD; BASED; PAY; SYSTEM; **INSURANCE** ; APPLY; **REBATE** ;
  BALANCE; **INSURANCE** ; PREMIUM; CARD; HOLD; BASED; CARD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

```
Set      Items    Description
S1       34587    (CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-
                  ANC OR SMART)(1W)(CARD OR CARDS) OR CHARGECARD? ? OR CREDITCA-
                  RD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR  VISA
                  OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICA-
                  NEXPRESS OR A
S2      419841    REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ?
                  OR POINTS
S3       21270    INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE)(2N)(POLICY -
                  OR POLICIES OR ACCOUNT? ? OR SERVICE? ?  OR BENEFIT? ? OR EXP-
                  ENSE? ?)
S4         873    S1(S)S3
S5          93    S4(S)S2
S6          65    S5(S)(APPLY? OR APPL??? OR PAY??? OR PAID OR PAYMENT? OR U-
                  SED OR LINK???)
S7           0    IDPAT (sorted in duplicate/non-duplicate order)
S8          37    S6 AND IC=(G06F-017/60 OR G06Q?)
S9          37    IDPAT (sorted in duplicate/non-duplicate order)
S10         37    IDPAT (primary/non-duplicate records only)
File 348:EUROPEAN PATENTS 1978-2006/ 200622
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060601,UT=20060525
         (c) 2006 WIPO/Univentio
```

**10/3,K/2      (Item 2 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2006 European Patent Office. All rts. reserv.

01434546
**Personalised financial products and computer implemented management system**
**Personlich   gestaltete   finanzielle   Produkte   und   rechnerimplementiertes**
    **Verwaltungssystem**
**Produits financiers personnalises et systeme informatique de gestion**
PATENT ASSIGNEE:
  Accucard Limited, (3927760), 199 Piccadilly, London W1J 9HA, (GB),
    (Applicant designated States: all)
INVENTOR:
  Gunn, David Hugh, 38 Longleat House, 18 Rampayne Street, London SW1V 2TG,
    (GB)
  Mountain, David Garrett, 59C Linden Gardens, London W2 8PH, (GB)
  Harycki, Edward Aime, Flat 5, Marlowe Court, 2 Petyward, London SW3 3PD,
    (GB)
LEGAL REPRESENTATIVE:
  Exell, Jonathan Mark et al (99691), Elkington & Fife Prospect House 8
    Pembroke Road, Sevenoaks, Kent TN13 1XR, (GB)
PATENT (CC, No, Kind, Date):  EP 1215635  A1   020619 (Basic)
APPLICATION (CC, No, Date):    EP 2001309004 011024;
PRIORITY (CC, No, Date): GB 30707 001215; US 844350 010427
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00;  **G06F-017/60**
ABSTRACT WORD COUNT: 117
NOTE:
  Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language    Update     Word Count
     CLAIMS A   (English)   200225        992
     SPEC A     (English)   200225       3477
Total word count - document A           4469
Total word count - document B              0
Total word count - documents A + B      4469

...INTERNATIONAL PATENT CLASS (V7):  **G06F-017/60**

...SPECIFICATION method are equally applicable to other financial products
  and their management such as loans, mortgages, **insurance** policies,
  investments, bank accounts and the like.
   A user visits a World Wide Web site of a financial product provider and
  selects to **apply** for a **credit**  **card** . Having entered his personal and
  financial details, he is presented with a user interface 10...

...of controls 20-70. Each control corresponds to a user configurable
  variable relating to the **credit**  **card** . Controls 20-50 are slider bars
  allowing the user to set a desired APR (Annual Percentage Rate) 20, **cash**
  - **back** percentage 30, APR **applied** to transferred balances 40, and
  annual fee 50. The control settings are interdependent. For example, by
  changing the settings of the **cash** - **back** control 30 the APR control
  position is changed, thus representing a change in the APRis explained
  further below. The remaining controls 60, 70 respectively allow the
  setting of **payment** method (Direct Debit, monthly repayment, etc.) and
  statement frequency by means of drop down menus...

**10/3,K/5     (Item 5 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

01299344     **Image available**
**METHOD AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND AGGREGATING REWARD POINTS**
**PROCEDE ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE**
Patent Applicant/Inventor:
  POSTREL Richard, 5244 North Bay Road, Miami Beach, FL 33140, US, US
    (Residence), US (Nationality)
Legal Representative:
  BARKUME Anthony R (agent), 20 Gateway Lane, Manorville, NY 11949, US,
Patent and Priority Information (Country, Number, Date):
  Patent:                    WO 2005106743 A1 20051110 (WO 05106743)
  Application:               WO 2005US13635 20050420  (PCT/WO US05013635)
  Priority Application: US 2004835547 20040428
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT
  RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA
  ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13474

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... check card,
  loyalty card, insurance card, medical card, etc. The smart
  card also allows for **reward points** and/or other types of
  values to be accumulated and stored on the user's card every
  time the card is **used** for associated application. For
  example, if a user uses his **smart card** to **pay** for a hotel
  that normally gives **reward points**, those **reward points** may
  be stored on the **smart card** in an account associated with
  that hotel. Likewise, when the card is **used** for the
  purchase of an airline ticket, the **reward points** awarded by
  that airline would be added to the **smart card** in a **reward**
  account associated with the airline. The user may then
  redeem the accumulated **reward points** by inserting the card
  into a **smart card** reading device or terminal associated with
  a computer connected to the Internet or other authorized...

**10/3,K/6     (Item 6 from file: 349)**

01252596     **Image available**
**SYSTEMS AND METHODS FOR CONSUMERS TO PURCHASE HEALTH CARE AND RELATED
    PRODUCTS**
**SYSTEMES ET PROCEDES PERMETTANT A DES CONSOMMATEURS D'ACHETER DES SOINS DE
    SANTE ET PRODUITS CORRESPONDANT**
Patent Applicant/Assignee:
  LIFESPRING HEALTH NETWORKS LLC, 121 Whitney Avenue, Los Gatos, CA 95030,
    US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  PEARSON Mark, 121 Whitney Avenue, Los Gatos, CA 95030, US, US (Residence)
    , US (Nationality), (Designated only for: US)
Legal Representative:
  DAVIS Paul (agent), Heller Ehrman White & McAuliffe LLP, 275 Middlefield
    Road, Menlo Park, CA 94025-3506, US,
Patent and Priority Information (Country, Number, Date):
  Patent:             WO 200559718 A2-A3 20050630 (WO 0559718)
  Application:        WO 2004US42697 20041217  (PCT/WO US04042697)
  Priority Application: US 2003530830 20031217; US 2003531190 20031219; US
    2004931792 20040831
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM
  ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17357

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...  system 1 0 from an affiliated financial institution. Use of the
  credit/debit card earns **points** for members 14 **points** that accrue and
  may be redeemed for future purchases, but not for direct cash, and/or
  **applied** to the purchase of health **insurance** and/or inserted as cash
  into a government sanctioned **Health** Savings **Account** , equivalent, and
  as amended from time to time. Service provider system 10 also provides
  for the redemption of **points** , selling of health **insurance** , and
  management of
  **Health** Savings **Accounts** ,
  Figures I (a) and 1 (b) illustrate an overview of service provider system
  1 0...

Claim
...  in the service provider system;

providing members with service provider debit or credit cards;
awarding **points** to a member for purchases made through the service
provider system or associated merchants that...

...in (i), (ii) and (iii) are collectively a member's community; and 1 3
wherein **points** utilized by members , through the service provider
system or 1 4 associated merchants, are tax free for federal income tax
purposes when the **points** are 1 5 **applied** for, (i) health related
products or services, (ii) **payment** of health **insurance** 1 6 premiums,
(iii) deposit into a **Health** Savings **Account** or a similarly approved
account, 1 7 and (iv) purchase of a health care plan...


 **10/3,K/15       (Item 15 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Univentio. All rts. reserv.

00982522     **Image available**
**METHOD AND SYSTEM FOR MANAGEMENT OF PURCHASING INCENTIVES**
**PROCEDE ET SYSTEME POUR LA GESTION D'INCITATIONS A L'ACHAT**
Patent Applicant/Inventor:
  STEINBERG Marty, 5825 S.W. 118th Street, Coral Gables, FL 33156, US, US
    (Residence), US (Nationality)
Legal Representative:
  FLINT Nancy J (agent), Intellectual Property Department, Hunton &
    Williams, 1111 Brickell Avenue, Suite 2500, Miami, FL 33131, US,
Patent and Priority Information (Country, Number, Date):
  Patent:                WO 200312600 A2-A3 20030213 (WO 0312600)
  Application:           WO 2002US24758 20020801  (PCT/WO US0224758)
  Priority Application: US 2001921060 20010802
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7530

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description


Detailed Description
... Many companies and organizations offer their customers and/or members
  a wide array of discounts, **rebates** , coupons, awards, prizes, extended
  warranties, **insurance** , and other purchasing incentives through
  so-called "loyalty ...item after purchasing some predetermined number of
  items, to multi-partner syndicated retail loyalty programs. **Points** in
  loyalty programs can carry a great deal of value to the holder, and may
  ...

...have purchase or use requirements that must be satisfied for the
  consumer to realize the **reward** . For example, a consumer may be entitled

to a reduced hotel room rate if the room charge is **paid** for using the offering company's **credit card** , and if the consumer stays at the designated hotel during certain time periods. The main...


**10/3,K/18      (Item 18 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00943638     **Image available**
**COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY AND CREDIT CARD TRANSACTIONS**
**SYSTEME INFORMATIQUE PERMETTANT DE COMBINER DES SERVICES DE COMPAGNIE D'ASSURANCE ET DES TRANSACTIONS DE CARTE DE CREDIT**
Patent Applicant/Inventor:
  THOMAS James C Jr, 1005 Championship Court, Las Vegas, NV 89134, US, US
    (Residence), US (Nationality)
Legal Representative:
  DALY Thomas A (agent), Christie, Parker & Hale, LLP, P.O. Box 7068,
    Pasadena, CA 91109-7068, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200277771 A2-A3 20021003 (WO 0277771)
  Application:         WO 2002US9156 20020325  (PCT/WO US0209156)
  Priority Application: US 2001278290 20010323; US 2001927296 20010810
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4619

Main International Patent Class (v7):  **G06F-017/60**
Fulltext Availability:
  Detailed Description

English Abstract
  A method and apparatus for combining a **credit card account** with a
  **medical services** or **insurance** account. A client establishes a
  **credit card** account and **links** the **credit card** account to an
  **insurance policy** or **medical services account** . The client uses
  the **credit card** and generates **rebates used** to offset the cost of
  the **insurance** policy or make **payments** into the **medical services
  account** . The form of the **rebate** depends on the type of **insurance
  policy** or **medical services account** selected by the client. An
  interactive Web site is provided for creation, coordination, and
  monitoring of the **linked credit card** accounts and **insurance**
  policies (500). A client uses the interactive Web site to explore
  different **insurance** policies (510) and the effects of using **credit
  card rebates** (520) to offset the price of an **insurance** policy. The
  interactive Web site also provides services for the client to maintain
  and monitor the **linked** accounts.

Detailed Description
...  relates generally to credit card systems and more specifically to the
application of credit card **rebates** to **pay** for **medical** or **insurance**
**services** .

BACKGROUND OF THE INVENTION
5 Credit cards providing rebates in the form of airline miles...

...aspect of the invention, a method is provided for integrating credit
card purchases 5 with **insurance** premium **payments** . A client
establishes a **credit** **card** account and **links** the **credit** **card**
account to an **insurance** account. The client uses the **credit** **card**
and generates **rebates** 4credited to the **insurance** account. The
**insurance** account can be **used** to **pay** for purchases of different
kinds of **insurance** policy premiums or **pay** for various services
associated with an **insurance** policy.

In another aspect of the invention, an interactive management Web site is
provided for creation, coordination, and monitoring of linked **credit**
**card** accounts and **insurance** policies. A client uses the -interactive
Web site to explore different **insurance** policies and the effects of
using **credit** **card** **rebates** to offset the price of an **insurance**
policy. The interactive Web site also provides services for the client to
maintain and monitor the **linked** accounts. I 0 In another aspect of the
invention, a system is provided for integrating **credit** **card** purchases
with a **medical** **services** **account** . A client establishes a **credit**
**card** account and **links** the **credit** **card** **account** to the **medical**
**services** **account** . The client uses the **credit** **card** and generates
**rebates** credited to the **medical** **services** **account** . The **medical**
**services** **account** can be **used** to **pay** for purchases of different
kinds of **medical** **expenses** .

5
BRIEF DESCRIPTION OF THE DRAWINGS
These and other features, aspects, and advantages of the...
...the present invention allows insurance companies to empower current and
new customers with credit card **rebates** **applied** to **health** care
**benefits** such as **insurance** policy premiums, policy upgrades, vouchers
for **health** care **services** and products, **health** care spending
**accounts** , etc.

In one embodiment of the present invention, insurance companies negotiate
agreements with credit card...company and then links the account with a
credit card.

In another embodiment of a **credit** **card** system according to the
present invention, the client creates **linked** accounts by communicating
with the **credit** **card** and **insurance** company via telephone or the
postal system in a conventional. manner. 3 0 FIG. 2...

...series of Web pages comprising a user interface allowing the client to
enroll in a **credit** **card** **rebate** program. The client sends client
information, a **credit** **card** choice, and an **insurance** policy choice
200 to the interactive Web 3 5 site. The interactive Web site establishes
an account 200 for the client on an **insurance** company's main processing
system 130 and establishes a **linked** account 200 on the **credit** **card**
company's main processing system 140.
The type of account established by the client with...

...long term care, or disability policies to the client. Simultaneously, the client applies for a **credit card** with an existing **credit card** company. The client designates the type of policy to which a **rebate applies** .

Once the credit card account and the **insurance** account are **linked** , each client purchase using the **credit card** generates a **rebate** related to the purchase, e.g., equal to a percentage of the total purchase. On the next statement of the billing cycle, the **insurance** premium is reduced by 1 0 the **rebate** amount.

In other embodiments of the present invention, different types of rebates apply depending on...

...Preferred Provider Organization (PPO) policy.

In another embodiment of the present invention, the credit card **rebates** are **used** to fund a term or whole life **insurance** policy.

In another embodiment of the present invention, the credit card **rebates** are **used** to fund a long term care or disability **insurance** policy. For seniors on Medicare, Medicare "gap" **insurance** could be funded in the same manner.

In another embodiment of the present invention, rebates...

...amount of the client's purchases or the number of times the client uses the **credit card** . These cash vouchers are redeemable by the client at participating **health service** providers, such as for making co-**payments** to professionals or to purchase prescription drugs.

FIG. 3 is a collaboration diagram illustrating a...

...computer system integrates the client's insurance account with a credit card account and the **rebated** amount is deducted from the appropriate **insurance** policy premium
lo
 **payments** .

In cases where excellent health care is already provided by an employer, either life insurance...the insurance client's budget and are therefore unprepared when an accident occurs.
Credit card **rebates linked** to a car **insurance** deductible account allow an **insurance** client to build up a deductible account in order to **pay** the deductible in case of an accident. The deductible account could also be **used** to **pay** regular car **insurance** premiums as well.

Homeowner's insurance policies share the same characteristics of deductibles and recurring...

 **10/3,K/26      (Item 26 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00805495     **Image available**
**INSURANCE MARKETING METHODS**
**PROCEDES DE COMMERCIALISATION D'ASSURANCES**
Patent Applicant/Assignee:

ESURANCE INC, 2800 Third Street, 2nd Floor, San Francisco, CA 94107, US,
   US (Residence), US (Nationality), (For all designated states except:
   US)
Patent Applicant/Inventor:
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   , US (Nationality), (Designated only for: US)
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   (Residence), US (Nationality), (Designated only for: US)
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   , US, US (Residence), FR (Nationality), (Designated only for: US)
 LERNER Alex, 293 Parker Avenue, San Francisco, CA 94108, US, US
   (Residence), RU (Nationality), (Designated only for: US)
 TRAICHAL Patrick, 3535 El Portal Drive, No. A302, El Sobrante, CA 94803,
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 ZONA David, 2700 Martinez Drive, Burlingame, CA 94010, US, US (Residence)
   , US (Nationality), (Designated only for: US)
Legal Representative:
 CONARD Richard D (agent), Barnes & Thornburg, 11 South Meridian Street,
   Indianapolis, IN 46204, US,
Patent and Priority Information (Country, Number, Date):
 Patent:                WO 200139090 A1 20010531 (WO 0139090)
 Application:           WO 2000US32342 20001127  (PCT/WO US0032342)
 Priority Application: US 99167636 19991126; US 99170027 19991210; US
   2000198007 20000418; US 2000199483 20000425; US 2000209155 20000602
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 27278

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
 Claims

Claim
...  for these customers more appropriately in relation to the risks
   involved. These technIques can be **used** to provide insurance customized
   down to the leve] of the individual customer.
   A method for...

...obtains directly the balance amount of current insurance policy. The new
   insurance provider 1 5 **applies** this balance amount to the new policY.
   Turning to Fig. 8, a method is illustrated...

...such control might be useful is in the case of a vehiele that is orily
   **used** on a seasonal basis. This aspect of the invention permits an

individual to suspend insurance...

...e-mal]. The user receives credit to the user's account, which credit is either **applied** to the user's account at the next policy renewal, or sent to the user...

...guarantor that is able to secure the deductible obligation and provide for rellability in its **payment** is required. In this way, an insurance provider **pays** a claim, but subrogates the user's deductible with his third party guarantor. The third...

...to bear some risk, that is difficult to match by competitors who are obligated to **pay** first dollar exposure on clainis.
Tuming to Figs. 10-10F, a database is provided into...UPC, serial number, date of purchase, place of purchase, and purchase price. Additionally, lf a **credit   card** was **used** in the transaction, the user Altematively, and with reference to those steps labeled B in...

...make, product model, date of purchase, place of purchased and purchase price. Additionally, if a **credit   card** was **used** in the transaction, the user would enter the **credit   card** type, and the **credit   card** statement date.
After the above information has been entered, the system determines whethermarketvaluedata'lsavailable. lfmarketvaluedatalsavailable...

...not available, the systeni performis a market value estimation. Next, the system determines whether the **insurance** coverage type for the property is a rider or base coverage. For base coverage, the...

...replace many of their items directly from an on-line replacement center maintained by the **insurance** provider. With continuing reference to Fig. 1 OE, the process of fl ling a clalm...

...claim submlssion, and submIts the claim. The systein responds by deteri-nining the user's **insurance** coverages. The systen-i then procceds to examine each item for which a claim has...base claim total and the rider claim total and sends the claims information to the **insurance** provider's clalm service for processing. If the base clalm total is not greater than...

...be almost immediately processed.
Tuming to Fig. IOF, after a clairn. has been filed, the **insurance** provider works with on-line retailers to find replacement items of property for lost items...
...these replacement items electronically, and have these replacement items shipped to the user. Addltionally, the **insurance** provider assists the user in obtaining replacement manuals for goods, in obtaining extended warranties for...

...a user establishes a database account, the
user will have the option to direct the **insurance** provider to autornatically subi-nit warranty cards to manufacturers for all itenis of personal property...

...variables in order to continuously adjust and update pricing for property and casualty lines of **insurance** . This process requires minimal hurrian intervention and maintenance. This method is advantageous because previous inethods for adjusting horneowners' **insurance** rates and coverages were so time-consuming and cumbersome that it was essentially impossible to...

...significant: savings in operational efficiency. Specifically, fewer
people are required at all levels of an **insurance** provider's
organization, including both the main office and the local offices in
towris and cities. Consequently, less physical infrastructure is
required. This illustrative embodiment provides an **insurance** provider
with a competitive advantage by pennitting it to reduce operating costs.
The process begins...

...tile, etc.), and the local labor rates for construction workers.
Whcre cost data from the **insurance** provider's financial system can be
"spread" (allocated among customer segments), for example, in direct...

...more costly to support, and this additional cost can be reflected in the
pricing of **insurance** policies sold to these individuals. Custorner
segments can defined as precisely as possible, for example...

...Any rneasurable operational variable with a direct cause-effect
relationship to customer segments may be **used** to allocate costs. These
operational variables include number of claims, number of calls, call
duration...

...in proportion to the number of customers in each segment. To the extent
that multiple **insurance** product lines consume the sarne cost pools,
similar mathematical methods are **applied** to appropriately allocate
costs to segment-product combinations. Tuming to dashed line box 2 of
Fig. 1 1, a processing algorithiri factors together the variables
relevant to automatically generating **insurance** rates. Cost to support
by customer segment localized real estate market values are compared to
...

...replacement value equation. A processing algoritImi retrieves the risk,
replacement, and valuation variables, and the **insurance** provider's
operational support cost in order to generate a profitable pricing target
for each...

...risk of fire, hurricane, crime and the flke are factored against
replacement value and the **insurance** provider's operational expense to
support business in order to automatically generate an **insurance**
premium rate. By using this method to continuously monitor and store the
variation in these variables, an **insurance** provider is able to stay
abreast of costs and replacement values very precisely.
Tuming to...

...car purchase site may fonn an affinity relationship with a financing
provider and a car **insurance** provider.
Several factors have been identified as relevant to converting prospects
to customers. Simplicity, speed...The system is
flexible in that the data transfer can oecur at multiple logical
insertion **points** in the merchant's flow. This flexibility is enhanced
by data pre-pOPI.Llation support...

...and different data packets can be supported concurrently. Additionally,
the system can be configured to **used** secure Hypertext Transfer Protocol
(HTTP) over the public intemet or use dedicated connectivity
whenjustified by...

...includes infort-nation transfer
and user redirection. lt employs a transport protocol (a network protocol
**used** for exchanging information), a network (the physical connectivity

between the partner and the merchant data...

...the merchant's website, FITTP is a convenient standard, and standard
HTTP redirect can be **used** .
It is contemplated that the public internet will be the network. It is a
convenient...

...not be applicable for certam partners. It IS contemplated that a
different parser will be **used** for each partner. In addition, standard
compression algorithms can be **used** to reduce communication overhead.
Error handling is designed around certain guiding principles. For
infonnation transfer...


**10/3,K/35       (Item 35 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00771312     **Image available**
**METHOD  AND  APPARATUS  FOR  SETTLING  CLAIMS  BETWEEN  HEALTH  CARE  PROVIDERS  AND
     THIRD PARTY PAYERS USING A SMART CARD ID CARD**
**PROCEDE   ET   APPAREIL   DE   REGLEMENT  D'INDEMNITES  ENTRE  DES  FOURNISSEURS  DE
     SOINS   MEDICAUX   ET  DES  TIERCES  PARTIES  QUI  PAYENT  A  L'AIDE  D'UNE  CARTE
     D'IDENTITE INTELLIGENTE**
Patent Applicant/Inventor:
  HOGAN Brian F, 820 Cypress Pointe Drive West, Pembroke Pines, FL 33027,
     US, US (Residence), US (Nationality)
Legal Representative:
  SCHWARTZ Robert M, Robert M. Schwartz, P.A., Suite 1125, 169 East Flagler
     Street, Miami, FL 33131-1205, US
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200104821 A1 20010118 (WO 0104821)
  Application:         WO 2000US19053 20000713  (PCT/WO US0019053)
  Priority Application: US 99143448 19990713; US 99168000 19991130
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AU BB BR CA JP LC NZ SG TT
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 12159

Main International Patent Class (v7):  **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...  the System and the System in
  real-time mode advises both the insurance company and
   **credit   card** processor that the patient and provider have
  accepted the adjudication. At that time, in real-time
  mode, the **credit   card** processor effects **payment** of the
  amount of X **dollars** and the amount of Y **dollars** directly
  to the provider by normal **credit   card** channels via the
  established **credit   card** interchanges. Next, the
  26
   **insurance** company reimburses the **credit   card** processor
  the amount of X **dollars** owed by the **insurance** company.

The patient will ultimately reimburse the credit card
processor the amount of Y dollars...

**10/TI,AU,6/1      (Item 1 from file: 348)**
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01869029
**Systems and methods for secure transaction management and electronic rights
   protection**
**Systeme     und     Verfahren     zur     gesicherten     Transaktionsverwaltung     und
   elektronischem Rechtsschutz**
**Systemes et procedes de gestion de transactions securisees et de protection
   de droits electroniques**
INVENTOR:
  Ginter, Karl L., 10404 43rd Avenue, Beltsville,  Maryland 20705, (US)
  Shear, Victor H., 5203 Battery Lane, Bethesda,  Maryland 20814, (US)
  Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530,
   (US)
  Van Wie, David M., 1250 Lakeside Drive, Sunnyvale, California 94086, (US)
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update    Word Count
      CLAIMS A  (English)  200511      276
      SPEC A    (English)  200511    167210
Total word count - document A       167486
Total word count - document B            0
Total word count - documents A + B  167486


  **10/TI,AU,6/2      (Item 2 from file: 348)**
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01434546
**Personalised financial products and computer implemented management system**
**Personlich    gestaltete    finanzielle    Produkte    und    rechnerimplementiertes
   Verwaltungssystem**
**Produits financiers personnalises et systeme informatique de gestion**
INVENTOR:
  Gunn, David Hugh, 38 Longleat House, 18 Rampayne Street, London SW1V 2TG,
   (GB)
  Mountain, David Garrett, 59C Linden Gardens, London W2 8PH, (GB)
  Harycki, Edward Aime, Flat 5, Marlowe Court, 2 Petyward, London SW3 3PD,
   (GB)
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update    Word Count
      CLAIMS A  (English)  200225      992
      SPEC A    (English)  200225     3477
Total word count - document A        4469
Total word count - document B           0
Total word count - documents A + B   4469


  **10/TI,AU,6/3      (Item 3 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01358147
**COMPREHENSIVE ONLINE SHOPPING MANAGEMENT SYSTEM**
**SYSTEME ETENDU DE GESTION D'ACHATS EN LIGNE**
Patent Applicant/Inventor:
  LEE Antony H, 27 Stiles Ln., Greenwitch, CT 06831, US, US (Residence), US
   (Nationality), (Designated only for: US)
  CUCALON Camilo E, Heritage Hills, Unit 974D, Somers, NY 10589, US, US

(Residence), US (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 10572
Publication Year: 2006


 **10/TI,AU,6/4      (Item 4 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01320551
**SYSTEMS AND METHODS FOR USA PATRIOT ACT COMPLIANCE**
**SYSTEMES  ET PROCEDES DESTINES A L'APPLICATION ET A L'OBSERVATION DE LA LOI**
    **DU PATRIOT ACT**
Patent Applicant/Inventor:
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  LAUER Raymond J, 48 Lewis Street, Phillipsburg, NJ 08865, US, US
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Publication Language: English
Filing Language: English
Fulltext Word Count: 9687
Publication Year: 2006


 **10/TI,AU,6/5      (Item 5 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01299344
**METHOD  AND SYSTEM FOR USING MULTI-FUNCTION CARDS FOR STORING, MANAGING AND**
    **AGGREGATING REWARD POINTS**
**PROCEDE  ET SYSTEME PERMETTANT D'UTILISER DES CARTES MULTIFONCTIONS AFIN DE**
    **STOCKER, GERER ET REGROUPER DES POINTS DE RECOMPENSE**
Patent Applicant/Inventor:
  POSTREL Richard, 5244 North Bay Road, Miami Beach, FL 33140, US, US
     (Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 13474
Publication Year: 2005


 **10/TI,AU,6/6      (Item 6 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

01252596
**SYSTEMS  AND  METHODS  FOR  CONSUMERS  TO  PURCHASE  HEALTH CARE AND RELATED**
    **PRODUCTS**
**SYSTEMES  ET PROCEDES PERMETTANT A DES CONSOMMATEURS D'ACHETER DES SOINS DE**
    **SANTE ET PRODUITS CORRESPONDANT**
Patent Applicant/Inventor:
  PEARSON Mark, 121 Whitney Avenue, Los Gatos, CA 95030, US, US (Residence)
     , US (Nationality), (Designated only for: US)
Publication Language: English

Filing Language: English
Fulltext Word Count: 17357
Publication Year: 2005


**10/TI,AU,6/7      (Item 7 from file: 349)**

01225600
**SEARCH SYSTEM AND METHOD VIA PROXY SERVER**
**SYSTEME ET PROCEDE DE RECHERCHE PAR L'INTERMEDIAIRE D'UN SERVEUR MANDATAIRE**
Patent Applicant/Inventor:
  WISLEY David Roger, 5 Little Tufts, Capel St.Mary, Ipswich Suffolk IP9
    2UD, GB, GB (Residence), GB (Nationality), (Designated only for: US)
  PEED Clare Michele, 20 The Street, Brockdish, Diss Norfolk IP20 4JY, GB,
    GB (Residence), GB (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 19824
Publication Year: 2005


**10/TI,AU,6/8      (Item 8 from file: 349)**

01225593
**DATA RETRIEVAL SCHEME VIA PROXY SERVER**
**MECANISME D'EXTRACTION DE DONNEES VIA UN SERVEUR MANDATAIRE**
Patent Applicant/Inventor:
  WISLEY David Roger, 5 Little Tufts, Capel St.Mary, Ipswich Suffolk IP9
    2UD, GB, GB (Residence), GB (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 22509
Publication Year: 2005


**10/TI,AU,6/9      (Item 9 from file: 349)**

01162808
**SYSTEM AND METHOD OF PHARMACEUTICAL PRESCRIPTION AND DISTRIBUTION**
**SYSTEME ET PROCEDE DE PRESCRIPTION ET DISTRIBUTION PHARMACEUTIQUES**
Patent Applicant/Inventor:
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    Avenue, Subiaco, Western Australia 6008, AU, AU (Residence), AU
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    Subiaco, Western Australia 6008, AU, AU (Residence), AU (Nationality),
    (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 7901
Publication Year: 2004


**10/TI,AU,6/10      (Item 10 from file: 349)**

01158706
**METHOD AND SYSTEM FOR IMPROVING COMMUTING TRAFFIC**
**PROCEDE ET SYSTEME D'AMELIORATION DE TRAFIC DE MIGRATION ALTERNANTE**
Patent Applicant/Inventor:
  POYKKO Sami, Keijumaki 1 I 72, FI-02130 Espoo, FI, FI (Residence), FI
    (Nationality), (Designated only for: US)
  RUUTU Ville, Illansuu 204, FI-02210 Espoo, FI, FI (Residence), FI
    (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 8710
Publication Year: 2004


 **10/TI,AU,6/11       (Item 11 from file: 349)**

01093790
**MODULAR FINANCIAL SERVICE INSTRUMENT**
**INSTRUMENT DE SERVICES FINANCIERS MODULAIRE**
Inventor(s):
  FIELD Michelle D, 339 River Oaks Blvd. West, Oakville, Ontario L6H 5E8,
    CA,
  BARRETT Christopher, 65 Fermanagh Ave., Toronto, Ontario M6R 1M1, CA,
Publication Language: English
Filing Language: English
Fulltext Word Count: 8298
Publication Year: 2004


 **10/TI,AU,6/12       (Item 12 from file: 349)**

01075441
**VALUE PROCESSING NETWORK AND METHODS**
**RESEAU DE TRAITEMENT DE VALEURS ET PROCEDES ASSOCIES**
Inventor(s):
  NAUMAN George, 13968 Woolworth Circle, Omaha, NE 68144, US,
  TUREK Judy, 8719 Polk Street, Omaha, NE 68127, US,
  SWARTZ Doug, 7189 County Road 40, Omaha, NE 68122, US,
  ABEL Vicki, 3616 N 216th Plaza, Elkhorn, NE 68022, US,
Publication Language: English
Filing Language: English
Fulltext Word Count: 9366
Publication Year: 2003


 **10/TI,AU,6/13       (Item 13 from file: 349)**

01043254
**METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL**
    **INFLUENCES RELATED TO MONEY AND TECHNOLOGY**
**PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET**
    **ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX**
    **INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS**
Patent Applicant/Inventor:
  MARSHALL T Thaddeus, 7 Clover Leaf Court, Medford, NJ 08055, US, US

(Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 66639
Publication Year: 2003


 **10/TI,AU,6/14      (Item 14 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00996771
**KAIDARA: A FINANCIAL SYSTEM DESIGN AND IMPLEMENTATION**
**CONCEPTION ET MISE EN OEUVRE D'UN SYSTEME FINANCIER, KAIDARA**
Patent Applicant/Inventor:
  WURIE JALLOH Mohamed, Philipslaan 31, B-3000 Leuven, BE, BE (Residence),
    SL (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 2450
Publication Year: 2003


 **10/TI,AU,6/15      (Item 15 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00982522
**METHOD AND SYSTEM FOR MANAGEMENT OF PURCHASING INCENTIVES**
**PROCEDE ET SYSTEME POUR LA GESTION D'INCITATIONS A L'ACHAT**
Patent Applicant/Inventor:
  STEINBERG Marty, 5825 S.W. 118th Street, Coral Gables, FL 33156, US, US
    (Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 7530
Publication Year: 2003


 **10/TI,AU,6/16      (Item 16 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00959200
**METHOD AND SYSTEM FOR PROVIDING MULTI-CREDIT CARD INSURANCE**
**PROCEDE ET SYSTEME PERMETTANT DE FOURNIR UNE ASSURANCE CARTES DE CREDIT**
Patent Applicant/Inventor:
  STANFIELD Michael, P.O. Box 2183, Middleburg, VA 20118, US, US
    (Residence), US (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 4585
Publication Year: 2002


 **10/TI,AU,6/17      (Item 17 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00945879
**ASSURED ARCHIVAL AND RETRIEVAL SYSTEM FOR DIGITAL INTELLECTUAL PROPERTY**
**SYSTEME D'ARCHIVAGE ET DE RECHERCHE DOCUMENTAIRE ASSURE POUR PROPRIETE**
    **INTELLECTUELLE NUMERIQUE**
Patent Applicant/Inventor:

ZEE Christopher, #200 - 6948 Leaside Drive S.W., Calgary, Alberta T3E 6H5
    , CA, CA (Residence), CA (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 28991
Publication Year: 2002


**10/TI,AU,6/18      (Item 18 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00943638
**COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY AND CREDIT CARD
    TRANSACTIONS**
**SYSTEME INFORMATIQUE PERMETTANT DE COMBINER DES SERVICES DE COMPAGNIE
    D'ASSURANCE ET DES TRANSACTIONS DE CARTE DE CREDIT**
Patent Applicant/Inventor:
  THOMAS James C Jr, 1005 Championship Court, Las Vegas, NV 89134, US, US
    (Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 4619
Publication Year: 2002


**10/TI,AU,6/19      (Item 19 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00911768
**TRANSACTION EXECUTION SYSTEM AND METHOD WITH USER PROXY AND MIDDLEWARE**
**SYSTEME ET PROCEDE D'EXECUTION DE TRANSACTIONS METTANT EN OEUVRE UN
    MANDATAIRE ET UN INTERGICIEL UTILISATEURS**
Patent Applicant/Inventor:
  SINTON E John R, c/o Whitt & Company, 555, 407 - 8th Ave. SW, Calgary,
    Alberta T2P 1E5, CA, CA (Residence), CA (Nationality)
  MCNAUGHTON Alan Gordon, c/o Whitt & Company, 555, 407 - 8th Ave. SW,
    Calgary, Alberta T2P 1E5, CA, CA (Residence), CA (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 28272
Publication Year: 2002


**10/TI,AU,6/20      (Item 20 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00908952
**ANONYMOUS TRANSACTION SYSTEM**
**SYSTEME DE TRANSACTION ANONYME**
Patent Applicant/Inventor:
  STEELE Dale Everett, 410 N.W. 18th Street, #102, Portland, OR 97209, US,
    US (Residence), US (Nationality), (Designated only for: US)
  SILVA Kenneth Alan, 610 N.W. 131st Street, Vancouver, WA 98685, US, US
    (Residence), US (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 15770
Publication Year: 2002

**10/TI,AU,6/21       (Item 21 from file: 349)**

00907106
**METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE**
**TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE**
Patent Applicant/Inventor:
  KIM Moon-Su, 1220-706 Gocheongjugong Apt., 110, Haan-dong, Kwa,
    Kwangmyoung-shi, Kyounggi-do 423-060, KR, KR (Residence), KR
    (Nationality), (Designated only for: US)
  HWANG Byeong-Do, 102-406 Hyundai Apt., Gil-dong, Kangdong-gu, Seoul
    134-010, KR, KR (Residence), KR (Nationality), (Designated only for:
    US)
Publication Language: English
Filing Language: Korean
Fulltext Word Count: 31953
Publication Year: 2002


**10/TI,AU,6/22       (Item 22 from file: 349)**

00873783
**INSTALLATION AND METHOD FOR TRADING IN INFLATION**
**INSTALLATION ET PROCEDE DE NEGOCIATION EN SITUATION D'INFLATION**
Patent Applicant/Inventor:
  SNIJDERS Ronald Edward, Gerrit van de Veenstraat 19, NL-1077 DM Amsterdam
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  FISZBAJN John Robert, Van Lennepweg 40, NL-2597 LK Den Haag, NL, NL
    (Residence), NL (Nationality)
Publication Language: English
Filing Language: Dutch
Fulltext Word Count: 16448
Publication Year: 2002


**10/TI,AU,6/23       (Item 23 from file: 349)**

00824216
**SYSTEM AND METHOD FOR OBTAINING IMPULSE TRANSACTION DATA**
**SYSTEME   ET   PROCEDE   PERMETTANT   D'OBTENIR   DES   DONNEES   DE   TRANSACTION**
    **SPONTANEE**
Publication Language: English
Filing Language: English
Fulltext Word Count: 35798
Publication Year: 2001


**10/TI,AU,6/24       (Item 24 from file: 349)**

00824215
**SYSTEM AND METHOD FOR AN IMPULSE TRANSACTION USER DEVICE**
**SYSTEME   ET PROCEDE DESTINE A UN DISPOSITIF UTILISATEUR DE TRANSACTIONS NON**
    **PREMEDITEES**
Patent Applicant/Inventor:
  MINUSHKIN Jeffrey S, Apartment 25B, 875 N. Dearborn, Chicago, IL 60610,
    US, US (Residence), US (Nationality)
Publication Language: English

Filing Language: English
Fulltext Word Count: 37598
Publication Year: 2001


 **10/TI,AU,6/25      (Item 25 from file: 349)**

00824214
**SYSTEM AND METHOD FOR ELECTRONICALLY FACILITATING IMPULSE TRANSACTIONS**
**SYSTEME ET PROCEDE ELECTRONIQUES FACILITANT DES TRANSACTIONS PAR IMPULSION**
Patent Applicant/Inventor:
  MINUSHKIN Jeffrey S, Apartment 25B, 875 N. Dearborn, Chicago, IL 60610,
    US, US (Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 38141
Publication Year: 2001


 **10/TI,AU,6/26      (Item 26 from file: 349)**

00805495
**INSURANCE MARKETING METHODS**
**PROCEDES DE COMMERCIALISATION D'ASSURANCES**
Patent Applicant/Inventor:
  BUI Huyen K, 161 Park Plaza Drive, No.10, Daly City, CA 94015, US, US
    (Residence), US (Nationality), (Designated only for: US)
  GOODMAN Jeffrey Lewis, 260 Bay Street, No. 414, San Francisco, CA 94133,
    US, US (Residence), US (Nationality), (Designated only for: US)
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    US (Nationality), (Designated only for: US)
  HOLM Donald, 24 Latimer Place, Walnut Creek, CA 94596, US, US (Residence)
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  JOHANSEN Hans S, 381 Adams Street, No. D, Oakland, CA 94610, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KLOUCHE Moncef, Apartment 28, 556 Vallejo Street, San Francisco, CA 94133
    , US, US (Residence), FR (Nationality), (Designated only for: US)
  LERNER Alex, 293 Parker Avenue, San Francisco, CA 94108, US, US
    (Residence), RU (Nationality), (Designated only for: US)
  TRAICHAL Patrick, 3535 El Portal Drive, No. A302, El Sobrante, CA 94803,
    US, US (Residence), US (Nationality), (Designated only for: US)
  ZONA David, 2700 Martinez Drive, Burlingame, CA 94010, US, US (Residence)
    , US (Nationality), (Designated only for: US)
Publication Language: English
Filing Language: English
Fulltext Word Count: 27278
Publication Year: 2001


 **10/TI,AU,6/27      (Item 27 from file: 349)**

00785109
**SYSTEM AND METHOD FOR SERVICING ELECTRONIC TRANSACTIONS**
**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS ELECTRONIQUES**
Inventor(s):
  SATYAN Pitroda G, 1480 Golden Bell Court, Downers Grove, IL 60515, US,
Publication Language: English

Filing Language: English
Fulltext Word Count: 11624
Publication Year: 2001


  **10/TI,AU,6/28      (Item 28 from file: 349)**

00783283
**A METHOD AND SYSTEM FOR COMMUNICATING TARGETED INFORMATION**
**PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER DES INFORMATIONS CIBLEES**
Inventor(s):
  KOOPERSMITH Jeff, 28 Bayside Drive, Atlantic Highlands, NJ 07716, US,
Publication Language: English
Filing Language: English
Fulltext Word Count: 18537
Publication Year: 2001


  **10/TI,AU,6/29      (Item 29 from file: 349)**

00776246
**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING**
    **COLLECTIONS INCLUDING MODULES**
**SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A L'AIDE DE**
    **COLLECTIONS COMPRENANT DES MODULES**
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Publication Language: English
Filing Language: English
Fulltext Word Count: 7567
Publication Year: 2001


  **10/TI,AU,6/30      (Item 30 from file: 349)**

00776245
**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE USING**
    **RATING FACTORS**
**SYSTEME ET PROCEDE DESTINES A FOURNIR UN SERVICE FINANCIER A L'AIDE DE**
    **FACTEURS D'EVALUATION**
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,
Publication Language: English
Filing Language: English
Fulltext Word Count: 7618
Publication Year: 2001


  **10/TI,AU,6/31      (Item 31 from file: 349)**

00776244
**SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT**
**SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE**
    **FINANCIER**
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US

Publication Language: English
Filing Language: English
Fulltext Word Count: 8830
Publication Year: 2001


**10/TI,AU,6/32      (Item 32 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00776243
**SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS**
**SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE RECLAMATIONS**
    **RELATIVES A UN SERVICE FINANCIER**
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Publication Language: English
Filing Language: English
Fulltext Word Count: 8404
Publication Year: 2001


**10/TI,AU,6/33      (Item 33 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00776242
**SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING**
    **MODULES**
**SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES FINANCIERS AU**
    **MOYEN DE MODULES**
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,
Publication Language: English
Filing Language: English
Fulltext Word Count: 7397
Publication Year: 2001


**10/TI,AU,6/34      (Item 34 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00772920
**ON-LINE SAVINGS MODEL**
**MODELE D'EPARGNE EN LIGNE**
Inventor(s):
  SOLIS Eric A, 41951 Yucca Lane, Bermuda Dunes, CA 92201, US
Publication Language: English
Filing Language: English
Fulltext Word Count: 17988
Publication Year: 2001


**10/TI,AU,6/35      (Item 35 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00771312
**METHOD AND APPARATUS FOR SETTLING CLAIMS BETWEEN HEALTH CARE PROVIDERS AND**
    **THIRD PARTY PAYERS USING A SMART CARD ID CARD**
**PROCEDE ET APPAREIL DE REGLEMENT D'INDEMNITES ENTRE DES FOURNISSEURS DE**
    **SOINS MEDICAUX ET DES TIERCES PARTIES QUI PAYENT A L'AIDE D'UNE CARTE**
    **D'IDENTITE INTELLIGENTE**

Patent Applicant/Inventor:
  HOGAN Brian F, 820 Cypress Pointe Drive West, Pembroke Pines, FL 33027,
    US, US (Residence), US (Nationality)
Publication Language: English
Filing Language: English
Fulltext Word Count: 12159
Publication Year: 2001


 **10/TI,AU,6/36      (Item 36 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00762426
**A SECURE INTERNET VAULT FOR CONSUMER RECEIPTS, LEGAL DOCUMENTS AND COMMERCE**
**CHAMBRE   FORTE   PROTEGEE   SUR   INTERNET POUR RECUS, DOCUMENTS JURIDIQUES ET**
    **COMMERCE DU CONSOMMATEUR**
Inventor(s):
  ALLAN Scott T, 2924 Hillside Drive, Burlingame, CA 94010, US,
  MILES Jeffery T, 6196 Gilder Drive, San Jose, CA 95123, US,
  STOUT J Gregory, 642 Caliente #23, Sunnyvale, CA 94086, US,
  VALLIANI Aziz, 1111 Tewa Court, Fremont, CA 94539, US,
  RAFII Abbas, 1546 Wisteria Court, Los Altos, CA 94024, US,
  KAREEMI Nazim, 2145 Emerson Street, Palo Alto, CA 94301, US,
Publication Language: English
Filing Language: English
Fulltext Word Count: 17914
Publication Year: 2000


 **10/TI,AU,6/37      (Item 37 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Univentio. All rts. reserv.

00452724
**SYSTEM AND METHOD OF TRACKING CONTINUING EDUCATION INFORMATION USING SECURE**
    **STORED DATA DEVICES**
**TECHNIQUE DE SUIVI D'INFORMATION RELATIVE A L'EDUCATION PERMANENTE AU MOYEN**
    **DE    DISPOSITIFS   DE   MEMORISATION   DE   DONNEES   PROTEGEES   ET   SYSTEME**
    **CORRESPONDANT**
Inventor(s):
  WALTON Jane B,
Publication Language: English
Fulltext Word Count: 8056
Publication Year: 1998